Case 08-01762 Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition B1 (Official Form 1) (1/08)

United Sta	tes Bankruptcy C	court			
	n District of Illino			Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Midd Curry, Daniel J	le):	Name of Joint Deb Curry, Sheila \$	tor (Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			sed by the Joint Debtor i naiden, and trade names)		/ears
Last four digits of Soc. Sec. or Individual-Taxpayer L. EIN (if more than one, state all): <b>3579</b>	D. (ITIN) No./Complete		Soc. Sec. or Individual-Tone, state all): <b>9576</b>	axpayer I.D.	(ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 1254 Lake Shore Dr Carol Stream, IL	Zip Code):	Street Address of J 1254 Lake Sho Carol Stream,		et, City, State	e & Zip Code):
	ZIPCODE 60188	- Caror Caroani,		Z	IPCODE <b>60188</b>
County of Residence or of the Principal Place of Busin <b>DuPage</b>	ness:	County of Residence  DuPage	ce or of the Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street ad 1254 Lake Shore Dr Carol Stream, IL	dress)	Mailing Address of 1254 Lake Sho Carol Stream,		nt from stree	t address):
	ZIPCODE 60188	Caror Stream,	16	Z	IPCODE <b>60188</b>
Location of Principal Assets of Business Debtor (if di	fferent from street address a	bove):			
	1		T		IPCODE
Type of Debtor  (Form of Organization) (Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exemp (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code  Filing Fee (Check one box)		ne box.)  Interest as defined in 11  Interest Entity applicable.) t organization under States Code (the e.e.).  Check one box:	the Petitio  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	n is Filed (C  Chapt Recog Main Chapt Recog Nonm Nature of D (Check one bly consumer 1 U.S.C. red by an bly for a br house-	box.)  Debts are primarily business debts.
Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10th 3A.  Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerati	on certifying that the debtor 06(b). See Official Form 7 individuals only). Must	Debtor is not a s  Check if: Debtor's aggregaffiliates are less Check all applicab A plan is being f Acceptances of t	ate noncontingent liquidathan \$2,190,000.  le boxes:  lied with this petition	defined in 11 ated debts ov	U.S.C. § 101(51D).
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available for d  □ Debtor estimates that, after any exempt property is distribution to unsecured creditors.  Estimated Number of Creditors		litors.			THIS SPACE IS FOR COURT USE ONLY
1-49 50-99 100-199 200-999 1,000 5,000		]	50,001- 100,000	Over 100,000	
Estimated Assets	00,001 to \$10,000,001 \$3 million to \$50 million \$3	50,000,001 to \$100,001000 million to \$500	00,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	

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Case 08-01762 Doc 1-1 Filed 01/28/08	Entered 01/28/08 09:4 2 of 39	5:03 Desc Petition Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Curry, Daniel J & Curry, She	eila S
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed: <b>N/A</b>	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available un	if debtor is an individual imarily consumer debts.)  amed in the foregoing petition, declare that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify ne notice required by § 342(b) of the
	X /s/ Richard F. Doerr	1/28/08
	Signature of Attorney for Debtor(s)	Date
or safety?  ☐ Yes, and Exhibit C is attached and made a part of this petition.  ▼ No  Exhibit To be completed by every individual debtor. If a joint petition is filed, ear  ▼ Exhibit D completed and signed by the debtor is attached and manual of this is a joint petition:  ▼ Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta- de a part of this petition.	ch a separate Exhibit D.)
Information Regardin  (Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general p ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States to in this District, or the interests of the parties will be served in regarding.	oplicable box.)  of business, or principal assets in the days than in any other District.  coartner, or partnership pending in tace of business or principal assets but is a defendant in an action or pro-	his District. in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside	s as a Tenant of Residential I	Property
(Check all app.  Landlord has a judgment against the debtor for possession of debtor	licable boxes.)	
(Name of landlord or lesso	or that obtained judgment)	
(Address of land	·	shton would be gramited to
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	session, after the judgment for poss	session was entered, and
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	uring the 30-day period after the
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).	

(This page must be completed and filed in every case)

Name of Debtor(s):

Curry, Daniel J & Curry, Sheila S

## **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Daniel J Curry

Signature of Debtor

**Daniel J Curry** 

X /s/ Sheila S Curry

Signature of Joint Debtor

Sheila S Curry

(810) 772-9323

Telephone Number (If not represented by attorney)

January 28, 2008

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.



Signature of Foreign Representative



Printed Name of Foreign Representative

#### Signature of Attorney\*

#### X /s/ Richard F. Doerr

Signature of Attorney for Debtor(s)

#### Richard F. Doerr 3123489

Printed Name of Attorney for Debtor(s)

#### Law Offices Of Steven H. Mevorah & Associates

#### 134 North Bloomingdale Road

Address

Bloomingdale, IL 60108

#### (630) 529-4761

Telephone Number

#### January 28, 2008

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual		
Printed Name of Authorized Individual		
Title of Authorized Individual		

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address	
---------	--

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 08-01762 Official Form 1, Exhibit D (10/06)

Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition

Page 4 of 39 United States Bankruptcy Court
United States Bankruptcy Court
Northern District of Illinois

IN RE:	Case No
Curry, Daniel J	Chapter 13
Debtor(s)	•

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>☐ Active military duty in a military combat zone.</li> </ul>

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Daniel J Curry

Date: January 28, 2008

 $\begin{array}{c} \text{Case 08-01762} \\ \text{Official Form 1, Exhibit D } \text{(10/06)} \end{array}$ 

## Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition

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United States Bankruptcy Court
Northern District of Illinois

IN RE:		Case No.
Curry, Sheila S		Chapter 13
	Debtor(s)	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sheila S Curry

Date: January 28, 2008

 $_{B6\;Summa}$  Case 08-01762 (12/D) oc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition

## Page 6 of 39 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Curry, Daniel J & Curry, Sheila S	Chapter 13
= * · · · · ·	-

Debtor(s)

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 147,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 342,602.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,747.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,298.00
	TOTAL	14	\$ 147,200.00	\$ 342,602.88	

Form 6 - SCASE 08-017(62/07) Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition

#### Page 7 of 39 **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No
Curry, Daniel J & Curry, Sheila S	Chapter 13
Debtor(s)	• •

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,747.05
Average Expenses (from Schedule J, Line 18)	\$ 3,298.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 7,333.33

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 342,602.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 342,602.88

B6A (Official ASE) 08-021-762	Doc 1	L-1

#### Filed 01/28/08 Entered 01/28/08 09:45:03 **Desc Petition** Page 8 of 39 Case No. \_

IN RE Curry, Daniel J & Curry, Sheila S

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	3	
Debtor(s)		

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL** 

0.00 (Report also on Summary of Schedules)

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Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition

IN RE Curry, Daniel J & Curry, Sheila S

Case No. \_

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY		N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash	J	100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF Bank Checking Account #3883117264 TCF Bank Savings Account #6868353474	J	1,000.00 500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous household furniture, furnishings, computer equipment	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, CD's	J	200.00
6.	Wearing apparel.		Miscellaneous clothing	J	500.00
7.	Furs and jewelry.		Miscellaneous jewelry - rings, earrings, watches	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.		Miscellaneous sports equipment - golf clubs	J	100.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or		John Hancock IRA	Н	69,000.00
	other pension or profit sharing plans. Give particulars.		JP Morgan 401k	Н	24,200.00
			Roth IRA - DWS Scudder	H	18,900.00
		,,	Roth IRA - DWS Scudder	W	12,200.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

B6B (Offica Point Bariel 18 Curry Shalls S.

IN RE Curry, Daniel J & Curry, Sheila S

Debtor(s)

(If known)

## **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1973 Chevy Corvette	J	14,000.00
	other vehicles and accessories.		1996 Bonneville	J	1,000.00
			1997 Honda CRV	J	2,500.00
	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
		L			

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IN RE Curry, Daniel J & Curry, Sheila S

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			Case	N

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

Debtor(s)

32. Crops - growing or harvested, Give puriculars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Hemize.  X X	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
particulars. 3. Farming equipment and implements. 3. Farming periphies, chemicals, and feed. 3. Other personal property of any kind not already listed. Itemize.  X X X		X X			
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	particulars.				
35. Other personal property of any kind not already listed. Hemize.					
	35. Other personal property of any kind				
TOTAL 147 200 00	not already listed. Itemize.				
	L		TO	ГДТ	147,200.00

B6C (Office Case, Q8-Q1762 Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition Page 12 of 39

Debtor(s)

IN RE Curry, Daniel J & Curry, Sheila S

\_\_\_\_\_ Case No. \_\_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	735 ILCS 5 §12-1001(b)	100.00	100.00
TCF Bank	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Checking Account #3883117264			
TCF Bank Savings Account #6868353474	735 ILCS 5 §12-1001(b)	500.00	500.00
Miscellaneous household furniture,	735 ILCS 5 §12-1001(b)	2,500.00	2,500.00
furnishings, computer equipment	733 1203 3 912-1001(b)	2,300.00	2,300.00
Miscellaneous books, CD's	735 ILCS 5 §12-1001(a)	200.00	200.00
Miscellaneous clothing	735 ILCS 5 §12-1001(a)	500.00	500.00
Miscellaneous sports equipment - golf clubs	735 ILCS 5 §12-1001(b)	100.00	100.00
John Hancock IRA	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	69,000.00	69,000.00
JP Morgan 401k	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	24,200.00	24,200.00
Roth IRA - DWS Scudder	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	18,900.00	18,900.00
Roth IRA - DWS Scudder	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	12,200.00	12,200.00
1973 Chevy Corvette	735 ILCS 5 §12-1001(c)	1,300.00	14,000.00
1996 Bonneville	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00
1997 Honda CRV	735 ILCS 5 §12-1001(c)	2,500.00	2,500.00

IN RE Curry, Daniel J & Curry, Sheila S

	3		Case No.
Debtor(s)			

Desc Petition

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
0					tota		ф	Φ.
<b>0</b> continuation sheets attached			(Total of th		age Fota		\$	\$
			(Use only on la				\$	\$
					-		(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

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Debtor(s)

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Case No.

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Stati	stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3725-350211-81008</b>	Т	Н	Miscellaneous Credit Card Purchases		П	П	
American Express PO Box 981535 El Paso, TX 79998			-2000 to 2008-				
	퇶					Ц	5,410.00
ACCOUNT NO. 4264-2982-7100-8263 Bank Of America PO Box 15026 Wilmington, DE 19850		W	Miscellaneous Credit Card Purchases -1996 to 2008-				
A GGOVINTANO FOOD 7000 4000 4000	⊢	ш	Miscellaneous Credit Card Purchases	H	$\dashv$	Н	2,059.00
ACCOUNT NO. <b>5222-7630-1038-1295</b> Chase PO Box 15298  Wilmington, DE 19886		"	-1997 to 2008-				7,742.00
ACCOUNT NO. <b>4147-2010-0824-3271</b>	$\vdash$	Н	Miscellaneous Credit Card Purchases	Н	$\exists$	П	.,
Chase PO Box 15298 Wilmington, DE 19886			-2002 to 2008-				
							6,778.00
<b>2</b> continuation sheets attached			(Total of th	-	age	(e)	\$ 21,989.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	also	tica	n al	\$
			•				

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IN RE Curry, Daniel J & Curry, Sheila S

Case No. \_

(If known)

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4266-8410-4855-1905</b>	+	w	Miscellaneous Credit Card Purchases					
Chase PO Box 15298 Wilmington, DE 19886			-2007 to 2008-					F 0.4F 0.0
ACCOUNT NO. <b>5417-1126-6638-2998</b>		w	Miscellaneous Credit Card Purchases				+	5,045.00
Chase PO Box 15298 Wilmington, DE 19850			-1998 to 2008-					
	_							26,278.00
ACCOUNT NO. 5424-1800-7878-4417  Citi Cards PO Box 6000 The Lakes, NV 88901		H	Miscellaneous Credit Card Purchases -1986 to 2008-					
ACCOUNT NO. <b>5410-6584-2376-1343</b>	+	w	Miscellaneous Credit Card Purchases					7,236.00
Citi Cards PO Box 6000 The Lakes, NV 88901			-1986 to 2008-					
ACCOUNT NO. <b>0770668000</b>	+	J	Second Mortgage				-	6,729.00
Citi Mortgage C/O Blatt Hasenmiller Leibsker & Moore 125 S Wacker Dr Ste 400 Chicago, IL 60606			7409 Longworth Drive Hamburg, Illinois 48116					
								51,361.00
ACCOUNT NO. 12292006  Citi Mortgage C/O Trott & Trott 30400 Telegraph Rd Ste 200 Bingham Farms, MI 48025		J	Mortgage on 7409 Longworth Drive Brighton, Missouri 48116					202 440 00
ACCOUNT NO. <b>6011-0053-7027-5227</b>	+	Н	Miscellaneous Credit Card Purchases					202,118.88
Discover Card PO Box 30943 Salt Lake City, UT 84130			-2002 to 2008-					8,448.00
Sheet no. 1 of 2 continuation sheets attached			_			tota		
Schedule of Creditors Holding Unsecured Nonpriority Clair	ns		(To	tal of thi	_	age Tota	-	\$ 307,215.88
			(Use only on last page of the completed Schedule F	Report				

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se only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ Page 17 of 39

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IN RE Curry, Daniel J & Curry, Sheila S

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Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5411-1725-5909-2878</b>	t	Н	Miscellaneous Credit Card Purchases	+			
First National Bank Of Omaha PO Box 3696 Omaha, NE 68103			-1986 to 2008-				44.070.00
ACCOUNT NO. <b>5121-0701-7059-8193</b>	╁	J	Miscellaneous Credit Card Purchases	+	_		11,078.00
Sears Credit Cards PO Box 6922 The Lakes, NV 88901		3	-1975 to 2008-				
				╽			2,320.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.	_						
ACCOUNT NO							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of			e)	\$ 13,398.00
			(Use only on last page of the completed Schedule F. Render				

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Curry, Daniel J & Curry, Sheila S

Case No.

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT **Chrysler Financial** 2006 Chrysler Pacifica Lease PO Box 2993 Milwaukee, WI 53201

B6H (Official ASE, 08-01-762 Doc 1-1

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IN RE Curry, Daniel J & Curry, Sheila S

Case	No.
Case	NO.

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Curry, Daniel J & Curry, Sheila S

Debtor(s) Case No.

(If known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

EMPLOYMENT: DEBTOR SPOUSE    Coccupation   Purchasing Supervisor   International Truck & Engine   9/2006     Address of Limpleyer   How long employed   Address of Limpleyer   10400 West North Avenue   9/2006     Address of Limpleyer   10400 West North Avenue   Melrose Park, Illinois 60160     SPOUSE     Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Debtor's Marital Status		DEPENDENTS	OF DEBTOR ANI	SPOU	SE		
Decepation   Name of Employer   International Truck & Engine   10400 West North Avenue   10400	Married		RELATIONSHIP(S):				AGE(S):	
Decepation   Name of Employer   International Truck & Engine   10400 West North Avenue   10400								
Decepation   Name of Employer   International Truck & Engine   10400 West North Avenue   10400								
Decepation   Name of Employer   International Truck & Engine   10400 West North Avenue   10400								
Decepation   Name of Employer   International Truck & Engine   10400 West North Avenue   10400			DUNTON			apoliac		
International Truck & Engine   How long employed   9/2006     Address of Employer   10400 West North Avenue   Melrose Park, Illinois 60160     INCOME: (Estimate of average or projected monthly income at time case filed)   DEBTOR   SPOUSE     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly   \$ 7,333.00 \$     I. Current monthly gross wages, salary, and commissions (prorate if not paid monthly   \$ 7,333.00 \$     I. Current monthly g						SPOUSE		
How long employed   Address of Employer   Address of Employer   1040 West North Avenue   Melrose Park, Illinois 60160	_	_	=					
Address of Employer 10400 West North Avenue Melrose Park, Illinois 60160  INCOME: (Estimate of average or projected monthly income at time case filed)  1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)  2. Estimated monthly overtime  3. SUBTOTAL  4. LESS PAYROLL DEDUCTIONS  4. Payroll taxes and Social Security  5. LIAI18.64  5.			Iruck & Engine	one				
INCOME: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projected monthly income at time case filed)  Income: (Estimate of average or projector filed to paid monthly income  Income: (Estimate of average or projector filed paid monthly income  Income: (Specify)  Interest and dividends  Interest and di			North Avonus					
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2. Estimated monthly overtime	INCOME: (Estima	ate of average o	r projected monthly income at time case filed	)		DEBTOR		SPOUSE
S. SUBTOTAL   S. 7,333.00   S. 0.00			alary, and commissions (prorate if not paid mo	onthly)	\$	7,333.00	\$	
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12. Pension or retirement income   \$   \$   \$     13. Other monthly income   \$   \$     14. SUBTOTAL OF LINES 7 THROUGH 13   \$   \$     15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)   \$   \$   \$     16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)   \$   \$   \$   \$   \$     15. AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)								
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)  \$\frac{4,747.05}{\text{(Report also on Summary of Schedules and, if applicable, on}}\$	14. SUBTOTAL C	F LINES 7 TH	HROUGH 13		\$		\$	
if there is only one debtor repeat total reported on line 15)  \$\frac{4,747.05}{\text{(Report also on Summary of Schedules and, if applicable, on}}\$	15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14	4)	\$	4,747.05	\$	0.00
if there is only one debtor repeat total reported on line 15)  \$\frac{4,747.05}{\text{(Report also on Summary of Schedules and, if applicable, on}}\$	16. COMBINED A	AVERAGE MO	ONTHLY INCOME: (Combine column total	ls from line 15:				
				10,		\$	4,747.05	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

B6J (Official Form 1971) 762 Doc 1-1 Filed 01/28/08 Entered 01/28/08 09:45:03 Desc Petition Page 21 of 39 \_ Case No. \_\_\_

IN RE Curry, Daniel J & Curry, Sheila S

c. Monthly net income (a. minus b.)

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Debtor(s)

(If known)

1,449.05

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBT	ГOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	aplete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _✓	\$ <b>1,400.00</b>
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ <b>141.00</b>
b. Water and sewer	\$ <b>23.00</b>
c. Telephone	\$ <b>47.00</b>
d. Other Cable	\$ 107.00
	<b> \$</b>
3. Home maintenance (repairs and upkeep)	\$ <b>15.00</b>
4. Food	\$ 400.00
5. Clothing	\$90.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$ 250.00
8. Transportation (not including car payments)	\$150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$120.00
10. Charitable contributions	\$ <u>25.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	\$ 10.00
b. Life	\$ 75.00
c. Health	\$
d. Auto	\$ 100.00
e. Other	\$
	* * * * * * * * * * * * * * * * * * *
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	<b>p</b>
a. Auto	\$ 325.00
b. Other	\$S
- Caller	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	if [
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$3,298.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the fill <b>None</b>	ling of this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,747.05
b. Average monthly expenses from Line 18 above	\$ 3,298.00

IN RE Curry, Daniel J & Curry, Sheila S

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Debtor(s)

Case No. \_\_

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: <b>January 28, 2008</b>	Signature: /s/ Daniel J Curry	Debtor
	Daniel J Curry	5000
Date: <b>January 28, 2008</b>	Signature: /s/ Sheila S Curry Sheila S Curry	(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SI	GNATURE OF NON-ATTORNEY BANKRUP	TCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guid	debtor with a copy of this document and the notice elines have been promulgated pursuant to 11 U. given the debtor notice of the maximum amount be	defined in 11 U.S.C. § 110; (2) I prepared this document for ces and information required under 11 U.S.C. §§ 110(b), 110(h), S.C. § 110(h) setting a maximum fee for services chargeable by before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, o If the bankruptcy petition preparer is responsible person, or partner who so	s not an individual, state the name, title (if any	Social Security No. (Required by 11 U.S.C. § 110.) ), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers o is not an individual:	f all other individuals who prepared or assisted in	preparing this document, unless the bankruptcy petition preparer
If more than one person prepared thi	s document, attach additional signed sheets conj	forming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failt imprisonment or both. 11 U.S.C. § 1		he Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UN	DER PENALTY OF PERJURY ON BEHA	LF OF CORPORATION OR PARTNERSHIP
I, the	(the president or o	other officer or an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) name schedules, consisting ofknowledge, information, and believed.	ed as debtor in this case, declare under pena sheets (total shown on summary page plu	Ity of perjury that I have read the foregoing summary and as $I$ ), and that they are true and correct to the best of my

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# Page 23 of 39

## **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No
Curry, Daniel J & Curry, Sheila S	Chapter 13
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

85,669.21 2007 Income - Husband

60,897.32 2006 Income - Husband

79,579.74 2005 Income

4,563.51 2006 Income - Wife

1,612.73 2005 Income - Wife

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

9,412.00 2006 Income from Unemployment - Husband

Ouly
Software
- Forms
[1-800-998-2424]
<u>n</u>
EZ-Filing,

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Chrysler Financial** PO Box 2993 Milwaukee, WI 53201

DATES OF PAYMENTS

AMOUNT **AMOUNT PAID** STILL OWING 975.00

7,473.16

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY 7409 Longworth Drive, Brighton, Missouri 48116: \$

NAME AND ADDRESS OF CREDITOR OR SELLER Citi Mortgage C/O Trott & Trott 30400 Telegraph Rd Ste 200 Bingham Farms, MI 48025

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 8. Losses

9. Payments related to debt counseling or bankruptcy			
	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the</b> commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF PAYEE Steven H. Mevorah & Associates 134 N Bloomingdale Rd Bloomingdale, IL 60108-1017

**United States Bankruptcy Court** 

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **01/08/08** 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,500.00

01/08/08 274.00

219 S Dearborn St Chicago, IL 60604

of this case.

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.  $\checkmark$ 

#### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 7409 Longworth Drive Brighton, Missouri 48116 NAME USED

Daniel J. Curry

Sheila S. Curry

DATES OF OCCUPANCY 7/1994 to 1/2006

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>January 28, 2008</b>	Signature /s/ Daniel J Curry of Debtor	Daniel J Curry
Date: <b>January 28, 2008</b>	Signature /s/ Sheila S Curry	
	of Joint Debtor	Sheila S Curry
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
Curry, Daniel J & Curry, Sheila	s	Chapter 13
	Debtor(s)	•
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors11
The above-named Debtor(s) he	ereby verifies that the list of creditors is	s true and correct to the best of my (our) knowledge.
Date: <b>January 28, 2008</b>	/s/ Daniel J Curry	
	Debtor	
	/s/ Sheila S Curry	
	Joint Debtor	

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Curry, Daniel J 1254 Lake Shore Dr Carol Stream, IL 60188 Citi Mortgage
C/O Trott & Trott
30400 Telegraph Rd Ste 200
Bingham Farms, MI 48025

Curry, Sheila S 1254 Lake Shore Dr Carol Stream, IL 60188

Discover Card PO Box 30943 Salt Lake City, UT 84130

Law Offices Of Steven H. Mevorah & Associates 134 North Bloomingdale Road Bloomingdale, IL 60108 First National Bank Of Omaha PO Box 3696 Omaha, NE 68103

American Express PO Box 981535 El Paso, TX 79998 Sears Credit Cards PO Box 6922 The Lakes, NV 88901

Bank Of America PO Box 15026 Wilmington, DE 19850

Chase PO Box 15298 Wilmington, DE 19886

Chase PO Box 15298 Wilmington, DE 19850

Chrysler Financial PO Box 2993 Milwaukee, WI 53201

Citi Cards PO Box 6000 The Lakes, NV 88901

Chicago, IL 60606

Citi Mortgage C/O Blatt Hasenmiller Leibsker & Moore 125 S Wacker Dr Ste 400

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United States Bankruptcy Court
Northern District of Illinois

IN	NRE:		Case No.
Cı	urry, Daniel J & Curry, Sheila S		Chapter 13
	Debto	or(s)	
	DISCLOSURE OF	F COMPENSATION OF ATTORNI	EY FOR DEBTOR
1.		y, or agreed to be paid to me, for services rendered or	-named debtor(s) and that compensation paid to me within to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept		\$\$
	Prior to the filing of this statement I have received		\$\$2,500.00
	Balance Due		\$ <b>0.00</b>
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed co	empensation with any other person unless they are me	nbers and associates of my law firm.
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh		ers or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy	rase, including:
6.	b. Preparation and filing of any petition, schedules,		
	I certify that the foregoing is a complete statement of any proceeding.  January 28, 2008	CERTIFICATION y agreement or arrangement for payment to me for rep	resentation of the debtor(s) in this bankruptcy
-	Date		ure of Attorney
		Law Offices Of Steven H. Mevorah	& Associates

Name of Law Firm

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state
	the Social Security number of the officer, principal, responsible person, or partner of
<b>Y</b>	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor  I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Curry, Daniel J & Curry, Sheila S	X /s/ Daniel J Curry	1/28/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Sheila S Curry	1/28/2008
	Signature of Joint Debtor (if any)	Date

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	Paye 32 01 39
B22C (Official Form 22C) (Chapter 13) (01/08)	According to the calculations required by this statement:
	☐ The applicable commitment period is 3 years.
In re: Curry, Daniel J & Curry, Sheila S	☐ The applicable commitment period is 5 years.
Debtor(s)	<b>✓</b> Disposable income is determined under § 1325(b)(3).
Case Number:	— ☐ Disposable income is not determined under § 1325(b)(3).
	(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
	a. [	· · · · · · · · · · · · · · · · · · ·				
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income	Column B Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtime, commi	ssions.	\$	7,333.33	\$
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.					
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Business income	Subtract Line b from Line a	\$		\$
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.					
7	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$
5	Inter	rest, dividends, and royalties.		\$		\$
6	Pension and retirement income.		\$		\$	
7	expe that	amounts paid by another person or entity, on a nses of the debtor or the debtor's dependents, i purpose. Do not include alimony or separate maine debtor's spouse.	ncluding child support paid for	\$		\$

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8	Unemployment compensation. Enter the However, if you contend that unemploy was a benefit under the Social Security Column A or B, but instead state the an	yment compensation receive Act, do not list the amoun	ed by you	or your spou	se				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse S	\$		\$		\$	
9	Income from all other sources. Specifications on a separate page. Total and emaintenance payments paid by your or separate maintenance. Do not included a separate maintenance of international or domestic terrorism.  a.  b.	spouse, but include all of ude any benefits received u	lude alime her paymander the S	ony or separa ents of alimo Social Security	ony y im	\$		\$	
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column through 9 in Column B. Enter the total(		ompleted,	add Lines 2		\$	7,333.3	3 \$	
11	<b>Total.</b> If Column B has been completed and enter the total. If Column B has not Column A.					\$			7,333.33
	Part II. CALCUL	ATION OF § 1325(b)(4	I) COMN	MITMENT	PER	IOD			
12	Enter the amount from Line 11.							\$	7,333.33
13	Marital Adjustment. If you are marrie that calculation of the commitment peri your spouse, enter the amount of the inclusion basis for the household expenses of you a.	iod under § 1325(b)(4) doe come listed in Line 10, Co	es not requ lumn B th	ire inclusion at was NOT p	of the	inco	me of		
	b.				\$				
	c.				\$				
	Total and enter on Line 13.							\$	0.00
14	Subtract Line 13 from Line 12 and e	nter the result.						\$	7,333.33
15	<b>Annualized current monthly income</b> 12 and enter the result.	for § 1325(b)(4). Multiply	the amou	int from Line	14 by	the i	number	\$	87,999.96
16	<b>Applicable median family income.</b> En household size. (This information is averthe bankruptcy court.)						k of		
	a. Enter debtor's state of residence: Illir	nois	b. Ente	er debtor's ho	useho	ld siz	ze: <b>_2</b> _	\$	54,979.00
17	Application of § 1325(b)(4). Check the  ☐ The amount on Line 15 is less that 3 years" at the top of page 1 of this  ☐ The amount on Line 15 is not less period is 5 years" at the top of page	an the amount on Line 16 s statement and continue we sthan the amount on Lin	Check the thirth this state the check the thirth this state the check the ch	ne box for "Thatement.  ck the box for	·"The				_
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DE	TERMIN	NING DISP	OSA	BLF	E INCO	ME	
18	Enter the amount from Line 11.							\$	7,333.33

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<b>D22</b> C (	Marit	al adjustment. If you are man	ried, but are not t					
	total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the							
	Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do							
19		gary, list additional adjustments ply, enter zero.	s on a separate pa	age. If t	ne conditions for entering the	s adjustment do		
	a.					\$		
	b.					\$		
	c.	1 1 I 10				\$	Φ.	0.00
20		l and enter on Line 19.	5(h)(2) Subtract	Lina 1	O from Line 10 and antenthe	magnit .	\$	7 222 22
20		ent monthly income for § 132 alized current monthly incom					Ъ	7,333.33
21		d enter the result.	1323(b)	( <i>3)</i> . Mu	tupry the amount from Line	20 by the number	\$	87,999.96
22	Appli	cable median family income.	Enter the amoun	t from l	Line 16.		\$	54,979.00
		cation of § 1325(b)(3). Check						
23	The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.							
23	de	the amount on Line 21 is not intermined under § 1325(b)(3)" omplete Parts IV, V, or VI.						
		Part IV. CALCULA	TION OF DED	UCTI	ONS ALLOWED UNDI	ER § 707(b)(2)		
		Subpart A: Deduct	tions under Stan	dards	of the Internal Revenue Se	rvice (IRS)		
		nal Standards: food, apparel						
24A	<b>miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from							
		erk of the bankruptcy court.)					\$	925.00
		<b>nal Standards: health care.</b> E f-Pocket Health Care for perso						
	Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at							
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your							
	household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household							
24D	memb	ers under 65, and enter the res	ult in Line c1. M	ultiply l	Line a2 by Line b2 to obtain	a total amount for		
24B		hold members 65 and older, an care amount, and enter the res		t in Line	e c2. Add Lines c1 and c2 to	obtain a total		
	Hou	Household members under 65 years of age		Hou	sehold members 65 years o	f age or older		
	a1.	Allowance per member	54.00	a2.	Allowance per member	144.00		
	b1.	Number of members	2	b2.	Number of members	0		
	c1.	Subtotal	108.00	c2.	Subtotal	0.00	\$	108.00
		Standards: housing and util						
25A		tilities Standards; non-mortgagnation is available at <a href="www.usdo">www.usdo</a>					\$	491.00
		The state of the s	<u> </u>		31 the summaple y court)	-		

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_			
		<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b>	
İ	25B	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ 1,377.00	
		b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$	
		c. Net mortgage/rental expense Subtract Line b from Line a	\$ 1,377.00
	26	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	
			\$
		<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.	
		Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.	
	27A	$\square 0 \square 1                                $	
		If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ 406.00
	27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
		<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)	
		$\square$ 1 $\checkmark$ 2 or more.	
	28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b>	
		a. IRS Transportation Standards, Ownership Costs \$ 478.00	
		Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47 \$	
		c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$ 478.00

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		ai Form 22C) (Chapter 13) (01/08)		1	
29	Enter Trans the to	Al Standards: transportation ownership/lease expense; Vehicle 2. Oked the "2 or more" Box in Line 28.  Try, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at www.usdoj.gov/ust/ or from the clerk of the bastal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 29. <b>Do not enter a</b>	Local Standards: ankruptcy court); enter in Line b le 2, as stated in Line 47;		
	a.	IRS Transportation Standards, Ownership Costs	\$ 478.00		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	478.00
30	feder	er Necessary Expenses: taxes. Enter the total average monthly expensed, state, and local taxes, other than real estate and sales taxes, such as a social-security taxes, and Medicare taxes. Do not include real estate	s income taxes, self-employment	\$	1,418.64
31	dedu	er Necessary Expenses: involuntary deductions for employment. Extions that are required for your employment, such as mandatory retired inform costs. Do not include discretionary amounts, such as volunts.	ement contributions, union dues,	\$	
32	for te	er Necessary Expenses: life insurance. Enter total average monthly perm life insurance for yourself. Do not include premiums for insurance le life or for any other form of insurance.		\$	92.00
33	requi	er Necessary Expenses: court-ordered payments. Enter the total modered to pay pursuant to the order of a court or administrative agency, strents. Do not include payments on past due obligations included in	uch as spousal or child support	\$	
34	<b>child</b> empl	er Necessary Expenses: education for employment or for a physical. Enter the total average monthly amount that you actually expend for oyment and for education that is required for a physically or mentally in no public education providing similar services is available.	education that is a condition of	\$	
35	on ch	er Necessary Expenses: childcare. Enter the total average monthly an illdcare—such as baby-sitting, day care, nursery and preschool. <b>Do not nents.</b>		\$	
36	exper reiml	Pr Necessary Expenses: health care. Enter the total average monthly and on health care that is required for the health and welfare of yoursel bursed by insurance or paid by a health savings account, and that is in 24B. Do not include payments for health insurance or health savi	f or your dependents, that is not excess of the amount entered in	\$	
37	you a servi	er Necessary Expenses: telecommunication services. Enter the total actually pay for telecommunication services other than your basic home—such as pagers, call waiting, caller id, special long distance, or in ssary for your health and welfare or that of your dependents. <b>Do not in acted.</b>	ne telephone and cell phone ternet service—to the extent	\$	
38	Tota	l Expenses Allowed under IRS Standards. Enter the total of Lines 2	24 through 37.	\$	5,773.64

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**B22C** (Official Form 22C) (Chapter 13) (01/08)

<u>.</u>		al Form 22C) (Chapter 13) (01/08)  Subpart B: Additional	Expense Deductions under § 707(b)	
			xpenses that you have listed in Lines 24-37	_
	expe		alth Savings Account Expenses. List the monthly that are reasonably necessary for yourself, your	
	a.	Health Insurance	\$	
	b.	Disability Insurance	\$	
39	c.	Health Savings Account	\$	
	Total	and enter on Line 39		\$
		u do not actually expend this total amount, pace below:	state your actual total average monthly expenditures in	
40	mont elder	hly expenses that you will continue to pay for	d or family members. Enter the total average actual the reasonable and necessary care and support of an household or member of your immediate family who is ayments listed in Line 34.	\$
41	you a Servi		l average reasonably necessary monthly expenses that mily under the Family Violence Prevention and ature of these expenses is required to be kept	\$
42	Loca prov	l Standards for Housing and Utilities, that you	ly amount, in excess of the allowance specified by IRS actually expend for home energy costs. You must f your actual expenses, and you must demonstrate e and necessary.	\$
43	actua secon trust	ally incur, not to exceed \$137.50 per child, for indary school by your dependent children less that	er 18. Enter the total average monthly expenses that you attendance at a private or public elementary or han 18 years of age. You must provide your case uses, and you must explain why the amount claimed ounted for in the IRS Standards.	\$
44	cloth Natio	ing expenses exceed the combined allowances	* *	\$
45	chari	table contributions in the form of cash or finant U.S.C. § $170(c)(1)$ -(2). <b>Do not include any a</b>	nably necessary for you to expend each month on acial instruments to a charitable organization as defined amount in excess of 15% of your gross monthly	\$
46	Tota	l Additional Expense Deductions under § 70	<b>97(b).</b> Enter the total of Lines 39 through 45.	\$

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		S	Subpart C	: Deductions for De	ebt Payment		
	you o Payn the to follo	over payments on secured claims own, list the name of the creditor nent, and check whether the paymental of all amounts scheduled as owing the filing of the bankruptcy. Enter the total of the Average N	, identify the nent include contractual case, divi	the property securing des taxes or insurance lly due to each Secur ded by 60. If necessa	the debt, state the A e. The Average Mon red Creditor in the 60	verage Monthly thly Payment is months	
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	□ yes □ no	
	c.				\$	☐ yes ☐ no	
				Total: Ad	ld lines a, b and c.		\$
	resid you i credi cure forec	er payments on secured claims. ence, a motor vehicle, or other pay include in your deduction 1/ tor in addition to the payments liamount would include any sums closure. List and total any such a rate page.	roperty ne 60th of an sted in Lir in default	cessary for your suppy amount (the "cure and 47, in order to matthat must be paid in	port or the support of amount") that you m intain possession of to order to avoid repose	f your dependents, ust pay the the property. The session or tional entries on a	
48		Name of Creditor		Property Securing t	the Debt	1/60th of the Cure Amount	
	a.			\$		\$	
	b.					\$	
	c.					\$	
					Total: Ad	d lines a, b and c.	\$
49	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony	claims, for which you	ı were liable at the ti	me of your	\$
		pter 13 administrative expenses esulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in L	ine b, and enter	
	a.	Projected average monthly Cha	apter 13 pl	an payment.	\$ 1,5	559.69	
50	b.	Current multiplier for your dist schedules issued by the Execut Trustees. (This information is a <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the court.)	ive Office vailable a	for United States	X	6.5%	
	c.	Average monthly administrativ	e expense	of Chapter 13	Total: Multiply Lin	es a	
		case			and b		\$ 101.38
51	Total	<b>Deductions for Debt Payment.</b> Er	iter the tot	al of Lines 47 throug	gh 50.		\$ 101.38
		S	ubpart D	: Total Deductions f	from Income		
52	Tota	l of all deductions from income	e. Enter th	e total of Lines 38, 4	6, and 51.		\$ 5,875.02

53	- TD - 4			Ι.	7.000.00			
		l current monthly income. Enter the amount from Line 20.		\$	7,333.33			
54	disab	<b>port income.</b> Enter the monthly average of any child support payments, foster care payellity payments for a dependent child, reported in Part I, that you received in accordance cable nonbankruptcy law, to the extent reasonably necessary to be expended for such	ce with	\$				
55	from	<b>lified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by y wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and ments of loans from retirement plans, as specified in § 362(b)(19).		\$				
56	Tota	l of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$	5,875.02			
	for win lin total	nction for special circumstances. If there are special circumstances that justify additional thich there is no reasonable alternative, describe the special circumstances and the results as a below. If necessary, list additional entries on a separate page. Total the expense in Line 57. You must provide your case trustee with documentation of these expenses adde a detailed explanation of the special circumstances that make such expenses necessionable.	alting expenses es and enter the and you must					
57		Nature of special circumstances	Amount of expense					
	a.		\$					
	b.		\$					
	c.		\$					
		Total: Add Lines a, b, and c						
58		<b>l adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 5 the result.	6, and 57 and	\$	5,875.02			
59	Mon	thly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and ent	er the result.	\$	1,458.31			
		Part VI. ADDITIONAL EXPENSE CLAIMS						
	and w	<b>r Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form relfare of you and your family and that you contend should be an additional deduction the under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, age monthly expense for each item. Total the expenses.	from your curren	t mont	hly			
	and w	relfare of you and your family and that you contend should be an additional deduction ne under $\S 707(b)(2)(A)(ii)(I)$ . If necessary, list additional sources on a separate page.	from your curren	nt mont d reflec	hly			
59	and w	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your current All figures shoul	nt mont d reflec	hly			
59	and wincon avera	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A	nt mont d reflec	hly			
59	and wincon avera	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A	nt mont d reflec	hly			
59	and wincon avera  a. b.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page monthly expense for each item. Total the expenses.	from your currer All figures shoul  Monthly A  \$  \$	nt mont d reflec	hly			
59	and wincon avera  a. b.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, ge monthly expense for each item. Total the expenses.  Expense Description	from your currer All figures shoul  Monthly A  \$  \$	nt mont d reflec	hly			
59	and wincom avera  a. b. c.	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, ge monthly expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and	from your currer All figures shoul  Monthly A  \$ \$ \$ \$	nt mont d reflec	hly et your			
59	and wincom avera  a. b. c. I decl	relfare of you and your family and that you contend should be an additional deduction ne under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. ge monthly expense for each item. Total the expenses.  Expense Description  Total: Add Lines a, b and Part VII. VERIFICATION  are under penalty of perjury that the information provided in this statement is true and	from your currer All figures shoul  Monthly A  \$ \$ \$ \$	nt mont d reflec	hly et your			

(Joint Debtor, if any)